

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : 09/892,627  
 Applicant : Kitchen et al.  
 Filed : June 28, 2001  
 Title : Check Metaphor For Electronic Payment Authorization

Art Unit : 3628  
 Examiner : Clement B. Graham

Docket No. : 23952-0037  
 Customer No. : 29052

**RESPONSE TO NON-FINAL OFFICE ACTION**

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Mail Stop Amendment  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

Dear Sir:

Responsive to the non-final Office Action mailed October 11, 2006, please reconsider the application in view of the following remarks. A petition for a three month extension of time is submitted herewith. The Applicants respectfully asserts that all of the pending claims of the patent application are patentable, and that the application be allowed.

**The Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 9 of this paper.